# Case 20-11587-mdc Doc 14 Filed 04/16/20 Entered 04/17/20 00:47:22 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
David F. Curtiss
Debtor

Case No. 20-11587-mdc Chapter 13

### **CERTIFICATE OF NOTICE**

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2020. +David F. Curtiss, 31 Main +Diane E. Boehret, Esquire, 31 Main Lin Drive, Coatesville, PA 19320-1457 db 14483231 Portnoff Associates, Ltd., 1000 Sandy Street, Suite 150, Norristown, PA 19401-4162 14483232 +Jacqueline Larkin, Esquire O'Hagan Meyer, 100 N. 18th Street, Suite 700, Philadelphia, PA 19103-2765 109 West Linden Street, 14483233 +Kerry R. Kalmbach, Esquire, Kennett Square, PA 19348-2835 14492614 +West Brandywine Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020 14483238 +West Brandywine Township Municipal Auth., 198 Lafayette Road, West Brandywine, PA 19320-1231 14492613 +West Brandywine Township Municipal Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020. Norristown, PA 19404-3020 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: bob@lohrandassociates.com Apr 15 2020 04:39:37 ROBERT J. LOHR, II, aty Lohr and Associates, Ltd., 1246 West Chester Pike, Suite 312, West Chester, PA 19382 +E-mail/Text: bncnotice@phl3trustee.com Apr 15 2020 04:40:34 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 E-mail/Text: megan.harper@phila.gov Apr 15 2020 04:40:23 City of Philadelphia, smg City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 15 2020 04:40:02 smq Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 15 2020 04:40:17 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 15 2020 04:40:09 ust United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908 14483229 +E-mail/Text: bankruptcy@bbandt.com Apr 15 2020 04:39:49 BB&T Recovery, Attn: Bankruptcy, P.O. Box 1847, Wilson, NC 27894-1847 14483230 +E-mail/Text: bankruptcycollections@citadelbanking.com Apr 15 2020 04:40:29 Citadel Federal Credit Union, 520 Eagleview Boulevard, Exton, PA 19341-1119 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 15 2020 04:41:32 LVNV Funding, LLC, 14485179 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 15 2020 04:41:54 14483234 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 E-mail/Text: camanagement@mtb.com Apr 15 2020 04:39:51 14483235 M & T Bank, Attn: Bankruptcy. Buffalo, NY 14240 14483236 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 15 2020 04:40:02 Pennsylvania Department of Rev, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: blucy@wbrandywine.org Apr 15 2020 04:40:36 14483237 West Brandywine Township, 198 Lafayette Road, West Brandywine, PA 19320-1231 TOTAL: 13 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 14483228 20-11587 +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 aty\* TOTALS: 1, \* 1, ## 0

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2020 Signature: <u>/s/Joseph Speetjens</u>

District/off: 0313-2 User: Keith Page 2 of 2 Date Rcvd: Apr 14, 2020

Form ID: 309I Total Noticed: 20

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2020 at the address(es) listed below:

JAMES RANDOLPH WOOD on behalf of Creditor West Brandywine Township Municipal Authority and West Brandywine Township jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
REBECCA ANN SOLARZ on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
ROBERT J. LOHR, II on behalf of Debtor David F. Curtiss bob@lohrandassociates.com,
leslie@lohrandassociates.com;r59687@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

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Information to identify the case:							
Debtor 1	David F. Curtiss	Social Security number or ITIN xxx-xx-0732					
	First Name Middle Name Last Name	EIN					
Debtor 2		Social Security number or ITIN					
(Spouse, if filing)	First Name Middle Name Last Name	EIN					
United States Bankruptcy Court		Date case filed for chapter 13 3/13/20					
Case number: 20–11587–mdc							

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	David F. Curtiss	
2.	All other names used in the last 8 years		
3.	Address	31 Main Lin Drive Coatesville, PA 19320	
		ROBERT J. LOHR II	Contact phone (610) 701-0222
4.	<b>Debtor's attorney</b> Name and address	Lohr and Associates, Ltd. 1246 West Chester Pike Suite 312 West Chester, PA 19382	Email: bob@lohrandassociates.com
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377
			Email: ecfemails@ph13trustee.com
	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800  Date: 4/14/20
			Date. 7/ 17/20

For more information, see page 2

Debtor David F. Curtiss Case number 20–11587–mdc

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 20, 2020 at 11:30 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8.	Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/19/20	
	receive these documents and any required filing fee by the following deadlines.	You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/22/20	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 9/9/20	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$70900. The hearing on confirmation will be held on: 6/18/20 at 09:30 AM, Location: Courtroom #2, 900 Market Street,	·	
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If	